

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Charles and Belinda Craig
Debtor(s)

: Bankruptcy Case No. 21-10035TPA
: Chapter 13

PLAN CONFIRMATION ORDER

A It is hereby **ORDERED** that with the consent of the Debtor(s), the Chapter 13 Plan dated March 16, 2021, except as modified herein as checked below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court. Confirmation of this Plan pursuant to this Order is without prejudice to reconsideration following a status conference held by the Chapter 13 Trustee to gauge the progress of Plan implementation which **Status Conference** is scheduled for *N/A remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com*, (which may, upon agreement of the Parties, be continued from time to time provided however that following the 3rd continuance, the matter shall be set for hearing before the Court), following which time the Plan may be modified to the satisfaction of all Parties after notice and hearing before the Court, or the status conference may be marked closed by the Chapter 13 Trustee.

1. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: **PNC Bank Claim #14**
2. The secured claim(s) of the following Creditor(s) shall govern as to the claim amount and paid at the modified plan terms: **One Main Financial Cl. #5.**
3. The secured claim(s) of the following Creditor(s) shall govern as to the claim amount and paid at the modified plan terms: **Key Bank Cl. #15.**

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. Objections to the Plan: This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. Review of Claims Docket and Objections to Claims. Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. Motions or Complaints Pursuant to §§506, 507, or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I in the event of:

(a) Household income increases, because of new employment, promotion, or otherwise, since any increase in disposable income shall qualify for modification under §1329 retroactive to the date of the increase.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or any increase of 10% in household income. Any indicated increase in disposable income (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation or increase in household income.

(c) Household income increases by 1% or more over most the recently filed Schedule I. Any indicated increase in disposable income (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the increase in household income.

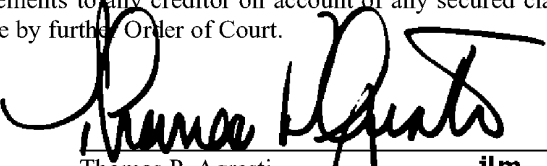
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: June 8, 2021



Thomas P. Agresti **jl**
United States Bankruptcy Judge

cc: All Parties in interest to be served by Clerk in seven (7) days

In re:
Charles V. Craig, Jr.
Belinda Craig
Debtors

Case No. 21-10035-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jun 11, 2021

User: jmar
Form ID: pdf900

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Charles V. Craig, Jr., Belinda Craig, 705 Niles Road, Franklin, PA 16323-4529
15331152	+ AES, Po Box 61047, Harrisburg, PA 17106-1047
15331153	+ AES/Keystone Best, Pob 61047, Harrisburg, PA 17106-1047
15331154	+ AES/Turnstile Capital, PO Box 61047, Harrisburg, PA 17106-1047
15331160	+ Eas Kty Stln, 521 Lancaster Ave Ssp Cpo 60, Richmond, KY 40475-3100
15359055	+ Eastern Kentucky University, c/o SAS CPO 60, 521 Lancaster Ave., Richmond, KY 40475-3102
15331161	+ Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
15331162	+ First National Bank of PA, 4140 E State Street, Hermitage, PA 16148-3401
15331167	+ Met Credit USA, 117 West Fourth Street, Jamestown, NY 14701-5005
15339054	Revco Solutions, PO Box 2724, Columbus, OH 43216-2724
15331172	+ Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
15358119	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15350783	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15373718	US Department of Education, P O Box 16448, St Paul, MN 55116-0448
15331180	+ US Department of Education, Po Box 5609, Greenville, TX 75403-5609
15331181	+ Well Now Urgent Care, 1040 W Randolph Street, Chicago, IL 60607-2215

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jun 12 2021 01:41:01	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15357572	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 12 2021 01:38:23	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15331155	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 12 2021 01:38:23	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15358600	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 12 2021 01:41:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15331156	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 12 2021 01:41:01	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15331159	Email/Text: mrdiscen@discover.com	Jun 12 2021 01:23:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
15331157	+ Email/Text: electronicbkydocs@nelnet.net	Jun 12 2021 01:24:00	Department of Education/nelnet, Po Box 82561, Lincoln, NE 68501-2561
15331158	+ Email/Text: electronicbkydocs@nelnet.net	Jun 12 2021 01:24:00	Dept Of Education, Po Box 82561, Lincoln, NE 68501-2561
15353131	Email/Text: mrdiscen@discover.com	Jun 12 2021 01:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15331163	+ Email/Text: bankruptcy@greenskycredit.com		

District/off: 0315-1

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		Jun 12 2021 01:23:00	GreenSky, 1797 Ne Expressway, Atlanta, GA 30329-2451
15331164	Email/Text: bankruptcy@avadynhealth.com	Jun 12 2021 01:23:00	H & R Accounts Inc, 5320 22nd Avenue, Moline, IL 61265
15331165	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 12 2021 01:24:00	Keybank Na, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15352464	Email/PDF: resurgentbknofications@resurgent.com	Jun 12 2021 01:38:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15331166	+ Email/Text: mwetherbee@mmchs.org	Jun 12 2021 01:24:00	Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945
15353867	+ Email/PDF: cbp@onemainfinancial.com	Jun 12 2021 01:40:56	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
15331168	+ Email/PDF: cbp@onemainfinancial.com	Jun 12 2021 01:40:56	Onemain, Po Box 1010, Evansville, IN 47706-1010
15331690	+ Email/PDF: rmscedi@recoverycorp.com	Jun 12 2021 01:41:01	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15368052	Email/Text: Bankruptcy.Notices@pnc.com	Jun 12 2021 01:23:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15373134	Email/Text: Bankruptcy.Notices@pnc.com	Jun 12 2021 01:23:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15331169	Email/Text: Bankruptcy.Notices@pnc.com	Jun 12 2021 01:23:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15331170	Email/Text: Bankruptcy.Notices@pnc.com	Jun 12 2021 01:23:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15331171	Email/Text: Bankruptcy.Notices@pnc.com	Jun 12 2021 01:23:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15331173	Email/PDF: cbp@onemainfinancial.com	Jun 12 2021 01:40:56	Springleaf Financial Services, 18947 Park Avenue Plaza, Meadville, PA 16335
15331174	+ Email/PDF: gecsed@recoverycorp.com	Jun 12 2021 01:38:22	Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036
15331175	+ Email/PDF: gecsed@recoverycorp.com	Jun 12 2021 01:40:57	Synchrony Bank/Home Design, Po Box 965036, Orlando, FL 32896-5036
15331176	+ Email/PDF: gecsed@recoverycorp.com	Jun 12 2021 01:40:57	Synchrony Bank/JCP, Po Box 965007, Orlando, FL 32896-5007
15331177	+ Email/PDF: gecsed@recoverycorp.com	Jun 12 2021 01:38:22	Synchrony Bank/Old Navy, PO Box 965005, Orlando, FL 32896-5005
15331178	+ Email/PDF: gecsed@recoverycorp.com	Jun 12 2021 01:40:58	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
15331179	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 12 2021 01:41:01	The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15339055	+ Email/Text: BankruptcyNotice@upmc.edu	Jun 12 2021 01:24:00	UPMC Northwest, 100 Fairfield Drive, Seneca, PA 16346-2130

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

District/off: 0315-1

User: jmar

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2021 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Charles V. Craig Jr. dan@mrdebtbuster.com, katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Belinda Craig dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5